



Order Filed on December 7, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b) ROGER CHAVEZ, ESQ. (RC4040) ROBERT TREAT CENTER 50 PARK PLACE, SUITE 1104 NEWARK, NEW JERSEY 07102 (973) 735-0530 ATTORNEY FOR DEBTORS, EDITH CRUZ AND RAMON D. CRUZ-NIEVES	
In Re:	
EDITH CRUZ AND RAMON D. CRUZ-NIEVES, DEBTORS.	

Case No: 19-24907/CMG
Chapter: 13
Hearing Date: 12/7/2022 @ 9:00AM
Judge: Christine M. Gravelle

ORDER ON MOTION TO CANCEL AND DISCHARGE:

☒ MORTGAGE ☐ LIEN ☐ OTHER (specify) _____

The relief set forth on the following page is hereby **ORDERED**.

DATED: December 7, 2022



Honorable Christine M. Gravelle
United States Bankruptcy Judge

The debtor(s) having filed a Motion to Cancel or Discharge Mortgage or Lien, and the court having considered any objections filed, it is hereby ORDERED that:

☐ The debtor's motion is denied.

☒ The debtor's motion is granted, and the Mortgage or Lien referenced below is hereby cancelled, voided, and/or discharged of record and a certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

Description of Real Property:

Location (Street Address): 2 Kennedy Court, North Plainfield, New Jersey 07062 | Lot No. 1, Block No. 2.01 in the Borough of North Plainfield, Somerset County, New Jersey

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: WMC Mortgage Corporation
- b. Current Assignee: N/A
- c. Current Servicer: JP Morgan Chase Bank, N.A. d/b/a Chase Home Finance
- d. Date of Mortgage/Lien: June 21, 2006
- e. Date of Recordation: June 30, 2006
- f. Place of Recordation: Somerset County Office of the Clerk
 - i. Mortgage Book: OPR 5911
 - ii. Pages: 472-483
 - iii. Instrument No. 2006042274
- g. Original Principal Balance of Mortgage/Lien: \$83,000.00

**NOTE TO RECORDING OFFICER: THIS ORDER MUST BE
CERTIFIED BY THE BANKRUPTCY COURT WITH THE
APPROPRIATE SEAL BEFORE IT MAY BE RECORDED**

rev.12/1/17

In re:
Edith Cruz
Ramon D. Cruz-Nieves
Debtors

Case No. 19-24907-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 08, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Edith Cruz, Ramon D. Cruz-Nieves, 2 Kennedy Court, North Plainfield, NJ 07062-2404

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecmail@mortoncraig.com mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as Trustee Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Roger Chavez	on behalf of Joint Debtor Ramon D. Cruz-Nieves rchavez@chavezlegal.com

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Date Rcvd: Dec 08, 2022

Form ID: pdf903

Total Noticed: 1

rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

Roger Chavez

on behalf of Debtor Edith Cruz rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7